



# TORQ Analysis of Payroll and Timekeeping Clerks to Insurance Claims Clerks

## INPUT SECTION:

Transfer	Title	O*NET	Filters		
From Title:	Payroll and Timekeeping Clerks	43-3051.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Claims Clerks	43-9041.01	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

## OUTPUT SECTION:

Grand TORQ:

90

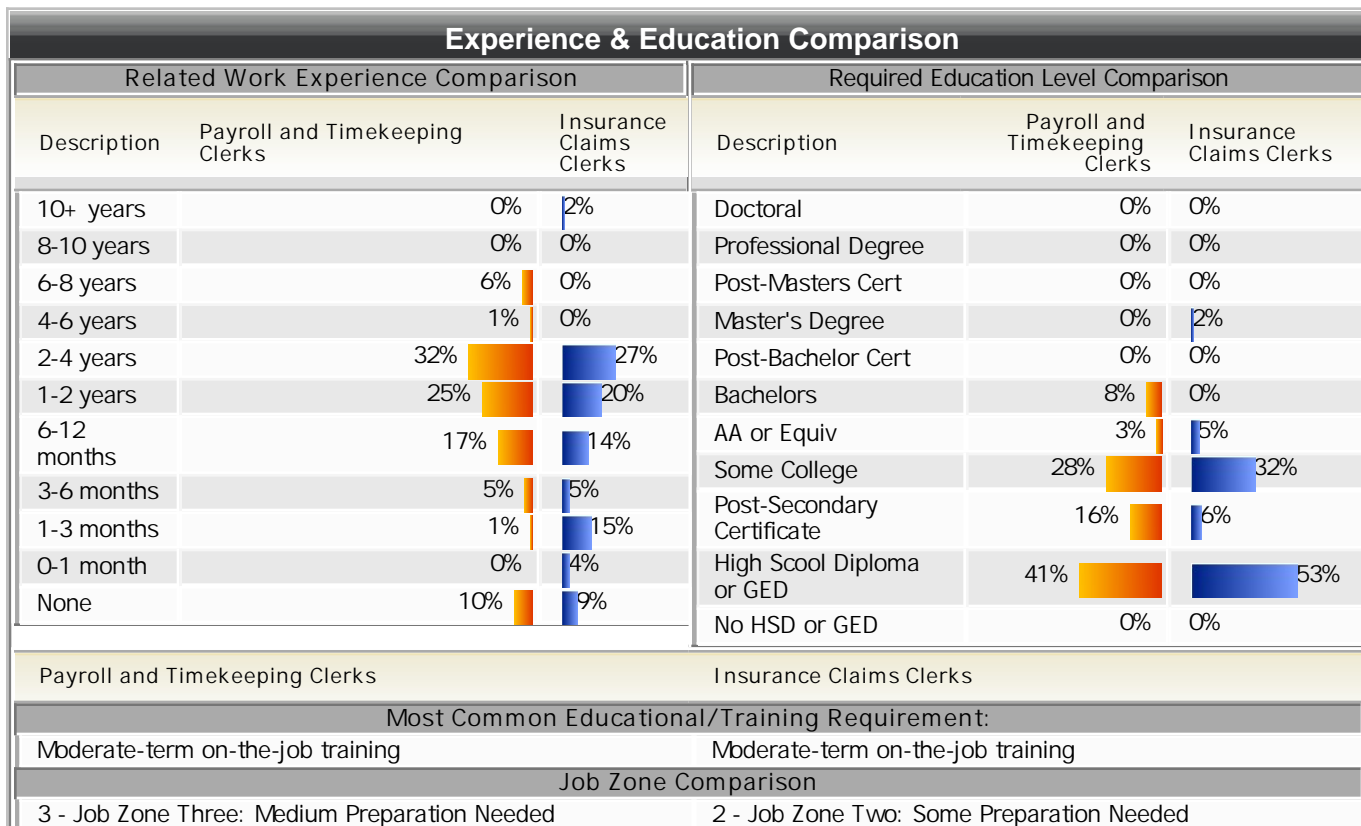
Ability TORQ				Skills TORQ				Knowledge TORQ			
Level			91	Level			94	Level			85
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Speech Recognition	53	14	72	No Skills Upgrade Required!				Customer and Personal Service	79	21	85
Speech Clarity	46	7	68								
Written Expression	48	4	65								
Information Ordering	48	2	62								
Inductive Reasoning	46	2	50								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Claims Clerks. GAP refers to level difference between Payroll and Timekeeping Clerks and Insurance Claims Clerks.

## ASK ANALYSIS

### Ability Level Comparison - Abilities with importance scores over 50

Description	Payroll and Timekeeping Clerks	Insurance Claims Clerks	Importance
Written Comprehension	55	55	78
Oral Expression	57	57	72
Speech Recognition	39	53	72
Oral Comprehension	53	53	68
Speech Clarity	39	46	68
Written Expression	44	48	65





Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

## Tasks

### Payroll and Timekeeping Clerks

#### Core Tasks

##### Generalized Work Activities:

- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Performing Administrative Activities - Performing day-to-day administrative tasks such as maintaining information files and processing paperwork.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.

#### Specific Tasks

##### Occupation Specific Tasks:

- Compile employee time, production, and payroll data from time sheets and other records.
- Compile statistical reports, statements, and summaries related to pay and benefits accounts, and submit them to appropriate departments.
- Complete time sheets showing employees' arrival and departure times.
- Complete, verify, and process forms and documentation for administration of benefits such as pension plans, and unemployment and medical insurance.
- Compute wages and deductions, and enter data into computers.
- Coordinate special programs, such as United Way campaigns, that involve payroll deductions.

### Insurance Claims Clerks

#### Core Tasks

##### Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

#### Specific Tasks

##### Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto



- Distribute and collect timecards each pay period.
- Issue and record adjustments to pay related to previous errors or retroactive increases.
- Keep informed about changes in tax and deduction laws that apply to the payroll process.
- Post relevant work hours to client files to bill clients properly.
- Prepare and balance period-end reports, and reconcile issued payrolls to bank statements.
- Process and issue employee paychecks and statements of earnings and deductions.
- Provide information to employees and managers on payroll matters, tax issues, benefit plans, and collective agreement provisions.
- Record employee information, such as exemptions, transfers, and resignations, to maintain and update payroll records.
- Review time sheets, work charts, wage computation, and other information to detect and reconcile payroll discrepancies.
- Verify attendance, hours worked, and pay adjustments, and post information onto designated records.

#### Detailed Tasks

##### Detailed Work Activities:

- compile data for financial reports
- compute financial data
- compute taxes
- enter time sheet information
- fill out business or government forms
- maintain balance sheets
- maintain records, reports, or files
- prepare reports
- prepare tax reports
- process payroll documents, records, or checks
- reconcile or balance financial records
- use computers to enter, access or retrieve data
- use oral or written communication techniques

#### Technology - Examples

##### Accounting software

- Intuit Quicken software

##### Compliance software

- BSI ComplianceFactory

##### Data base user interface and query software

repair facilities or local contractors.

- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

#### Detailed Tasks

##### Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

#### Technology - Examples

##### Accounting software

- Billing software

##### Data base user interface and query software

- Alpha Software Alpha Five
- Automated information system software
- Claim processing system software

- Data entry software

- Database software

- IBM Check Processing Control System CPSC

- St. Paul Travelers e-CARMA

##### Internet browser software



- Data entry software

- Microsoft Access

Electronic mail software

- Email software

- Microsoft Outlook

- Novell GroupWise

Human resources software

- ADP Enterprise HRMS

- API Navigator

- Human Resource MicroSystems HR Entre

- Sage Software Abra HRMS

Internet browser software

- Netscape Navigator

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Time accounting software

- ADP eTIME

- ADP PC/Payroll

- Automated payroll software

- Automated timekeeping software

- BMH Open4 Payroll

- CyberShift Workforce Management 3G Time and Attendance

- EBS On Line InstaPay

- Galaxy Technologies TimeStar Enterprise

- Jantek Jupiter Time Attendance

- Kronos Workforce Payroll

- Mangrove Software HR20

- Microsoft Great Plains Personal Data Keeper

- NuView EBS

- Web browser software

Office suite software

- Microsoft Office

Spreadsheet software

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators

- Desktop computers

- Dictation machines

- Personal computers



- Oracle PeopleSoft Payroll for North America

- Paychex Preview

- PDS Vista

- RSM McGladrey Clear Pay

- SAP Americas mySAP ERP Human Capital Management HCM

- TimePlus Payroll

- Ultimate Software UltiPro Workforce Management

- Unitime Systems Software

- Virtual Software Virtual Timecard

- WorkForce Software EmpCenter Time and Attendance

Word processing software

- Microsoft Word

- Word processing software

Tools - Examples

- 10-key calculators

- Desktop computers

- Computer terminals

- Personal computers

## Labor Market Comparison

Description	Payroll and Timekeeping Clerks	Insurance Claims Clerks	Difference
Median Wage	\$ 30,470	\$ 31,380	\$ 910
10th Percentile Wage	\$ 22,470	\$ 24,090	\$ 1,620
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 35,970	\$ 36,980	\$ 1,010
90th Percentile Wage	\$ 40,700	\$ 42,620	\$ 1,920
Mean Wage	\$ 31,260	\$ 32,190	\$ 930
Total Employment - 2007	650	1,810	1,160
Employment Base - 2006	672	1,849	1,177
Projected Employment - 2016	649	1,699	1,050
Projected Job Growth - 2006-2016	-3.4 %	-8.1 %	-4.7 %



Projected Annual Openings - 2006-2016

17

22

5

## National Job Posting Trends

Trend for Payroll and Timekeeping Clerks

Trend for  
Insurance  
Claims  
ClerksData from [Indeed](http://Indeed.com)

## Recommended Programs

General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
Northern Maine Community College	33 Edgemont Dr	Presque Isle	<a href="http://www.nmcc.edu">www.nmcc.edu</a>

## Maine Statewide Promotion Opportunities for Payroll and Timekeeping Clerks

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
43-3051.00	Payroll and Timekeeping Clerks	100	3	650	\$30,470.00	\$0.00	-3%	17
43-9041.02	Insurance Policy Processing Clerks	92	2	1,810	\$31,380.00	\$910.00	-8%	22



43-9041.01	Insurance Claims Clerks	90	2	1,810	\$31,380.00	\$910.00	-8%	22
43-4011.00	Brokerage Clerks	89	3	270	\$39,120.00	\$8,650.00	-13%	8
43-6011.00	Executive Secretaries and Administrative Assistants	89	3	3,330	\$38,830.00	\$8,360.00	6%	76
43-3061.00	Procurement Clerks	88	3	0	\$33,300.00	\$2,830.00	-2%	5
13-2053.00	Insurance Underwriters	87	3	460	\$56,090.00	\$25,620.00	-1%	12
43-6012.00	Legal Secretaries	87	3	1,300	\$33,360.00	\$2,890.00	5%	29
13-1072.00	Compensation, Benefits, and Job Analysis Specialists	85	4	770	\$43,900.00	\$13,430.00	8%	23
13-1023.00	Purchasing Agents, Except Wholesale, Retail, and Farm Products	84	3	920	\$45,210.00	\$14,740.00	-2%	21
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	84	3	450	\$36,790.00	\$6,320.00	5%	13
13-2072.00	Loan Officers	83	3	1,450	\$49,380.00	\$18,910.00	9%	29
41-3031.01	Sales Agents, Securities and Commodities	82	4	0	\$65,230.00	\$34,760.00	5%	33
43-4061.00	Eligibility Interviewers, Government Programs	82	3	610	\$33,440.00	\$2,970.00	0%	11
13-2052.00	Personal Financial Advisors	82	3	360	\$94,100.00	\$63,630.00	10%	13

### Top Industries for Insurance Claims Clerks

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%





Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

### Top Industries for Payroll and Timekeeping Clerks

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Accounting, tax preparation, bookkeeping, and payroll services	541200	8.45%	18,059	23,560	30.46%
Management of companies and enterprises	551100	5.64%	12,037	12,489	3.75%
Local government, excluding education and hospitals	939300	5.51%	11,780	11,910	1.10%
Employment services	561300	4.85%	10,350	11,790	13.91%
Elementary and secondary schools, public and private	611100	4.67%	9,971	9,457	-5.16%
General medical and surgical hospitals, public and private	622100	2.25%	4,805	4,788	-0.36%
Automobile dealers	441100	2.21%	4,730	4,830	2.10%
Nursing care facilities	623100	2.13%	4,543	4,444	-2.19%
Plumbing, heating, and air-conditioning contractors	238220	1.61%	3,441	3,497	1.63%
Federal government, excluding postal service	919999	1.57%	3,355	2,855	-14.92%
Colleges, universities, and professional schools, public and private	611300	1.48%	3,152	3,173	0.69%
Electrical contractors	238210	1.43%	3,053	2,881	-5.63%
General freight trucking	484100	1.29%	2,750	2,800	1.80%
Other specialty trade contractors	238900	1.27%	2,711	2,697	-0.53%
Nonresidential building construction	236200	1.26%	2,700	2,723	0.84%